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5/26/2004

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):

Tracey R. Thomas

Docket No.:

70655.3700

Serial No.:

10/709,701

Group Art Unit:

TBA

Filed:

May 24, 2004

Examiner:

**TBA** 

Title:

PAY YOURSELF FIRST

Confirmation No.:

3700

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## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

**Commissioner For Patents** PO Box 1450 Alexandria, VA 22313-1450

## Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application.

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Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

search has been made or that no other material information may exist.						
1. [ X	X ]For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item o a portion thereof or a concise explanation of the relevance of that item is enclosed:					
	Englis	h abstract is provided				
2.[]	Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [ ] Parent Application, [ ] Continuation, [ ] Divisional or [ ] Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No, filed					
<ol> <li>[ X ]No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statem since it is being filed in compliance with:</li> </ol>						
	[X]	37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.				
	[]	37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.				
	[]	37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.				
4. [ ]	[ ] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure State since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) so in paragraph 8 below.					

5. [ ] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a

notice of allowance (where there has been no prior final action):

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	[]	A check in the amount of \$180.00 is enclosed in payment of the fee.			
	[]	Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.			
6.[]	A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:				
	a.	one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and			
	b.	the attached petition requesting consideration of this Information Disclosure Statement; and			
	C.	the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.			
7. [ ]		is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement it is being filed in compliance with:			
	a. []	37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;			
	b. [ ]	37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.			
	C.	The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.			
8. []	I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filin of this Information Disclosure Statement.				
[]	Stater office reason	by certify that no item of information in the Information Disclosure ment filed herewith was cited in a communication from a foreign patent in a counterpart foreign application or, to my knowledge after making nable inquiry, was known to any individual designated in §1.56(c) more hree months prior to the filing of this Information Disclosure Statement.			

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9. [ ] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).

- [ ] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET, IS ATTACHED.
- [ X ]The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer

ுHoward I Sobelman

Registration No. 39,038

Dated: <u>りゅんのY</u>

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PTO/SB/08a (08-03)
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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of

Complete if Known					
Application Number	10/709,701				
Filing Date	May 24, 2004				
First Named Inventor	Tracey R. Thomas				
Art Unit	TBA				
Examiner Name	ТВА				
Attorney Docket Number	70655.3700				

				U.S. PAT	ENT DOCUMENTS		
	Cite No.1	Document Number				Pages, Columns, Lines, Where	
Examiner Initials*		Number	Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Relevant Passages or Relevant Figures Appear	
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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document			Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant	Т
		Office <sup>3</sup>	Number4	Kind⁵ <i>(if known)</i>	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T <sub>6</sub>
		JP	8-235276	Α	09/13/1996	KK Sanwa Ginkou		
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Examiner	Date	
Signature	 Considered	

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. See Kinds Codes of USPTO Patent Documents, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Respectfully submitted,

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